IN THE CLAIMS:

Please amend the claims as follows:

Claims 1-38. (Cancelled)

39. (Previously presented) A semiconductor device comprising:

a substrate having a semiconductor region;

an insulating film formed over said semiconductor region and having a property of reflowing due to a heat treatment under predetermined conditions;

a silicon oxide film formed on said insulating film;

a silicon nitride film formed on said silicon oxide film;

a contact hole formed through said silicon nitride film, said silicon oxide film and said insulating film; and

a contact electrode formed in said contact hole,

wherein the entire lower surface of said silicon oxide film is in contact with the upper surface of said insulating film.

40. (Previously presented) A semiconductor device as set forth in Claim 39, wherein said insulating film includes impurities.

41. (Previously presented) A semiconductor device as set forth in Claim 39, wherein said insulating film includes phosphorus.

42. (Previously presented) A semiconductor device as set forth in Claim 39, wherein said insulating film includes boron.

43. (Previously presented) A semiconductor device as set forth in Claim 39, wherein said insulating film includes boron and phosphorus.

44. (Previously presented) A semiconductor device as set forth in Claim 39, wherein the surface of said insulating film is planarized.

45. (Previously presented) A semiconductor device as set forth in Claim 40, wherein the surface of said insulating film is planarized.

46. (Previously presented) A semiconductor device as set forth in Claim 41, wherein the surface of said insulating film is planarized.

47. (Previously presented) A semiconductor device as set forth in Claim 39, wherein the entire lower surface of said silicon nitride film is contacted with the upper surface of said silicon oxide film.

48. (Previously presented) A semiconductor device as set forth in Claim 44, wherein the entire lower surface of said silicon nitride film is contacted with the upper surface of said silicon oxide film.

49. (Previously presented) A semiconductor device as set forth in Claim 45, wherein the entire lower surface of said silicon nitride film is contacted with the upper surface of said silicon oxide film.

50. (Previously presented) A semiconductor device as set forth in Claim 46, wherein the entire lower surface of said silicon nitride film is contacted with the upper surface of said silicon oxide film.

51. (Currently amended) A semiconductor device comprising:

a substrate having a semiconductor region;

an insulating film formed over said semiconductor region, said insulating film comprising phosphorus;

a silicon oxide film formed on said insulating film;

a silicon nitride film formed on said silicon oxide film;

a contact hole formed through said insulating film; and

a contact electrode formed in said contact hole;

wherein the ~~substantially~~ entire lower surface of said silicon oxide film is in contact with the upper surface of said insulating film.

52. (Previously presented) A semiconductor device as set forth in Claim 51, wherein said contact electrode is in contact with said insulating film.

53. (Previously presented) A semiconductor device as set forth in Claim 51, wherein the surface of said insulating film is planarized.

54. (Previously presented) A semiconductor device as set forth in Claim 51, wherein the entire lower surface of said silicon nitride film is in contact with the upper surface of said silicon oxide film.

55. (Previously presented) A semiconductor device as set forth in Claim 51, wherein said insulating film includes phosphorus at a concentration of not less than 3.0 wt%.

56. (Previously presented) A semiconductor device as set forth in Claim 51, wherein said insulating film includes boron.

57. (Presently presented) A semiconductor device as set forth in Claim 51, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

58. (Presently presented) A semiconductor device as set forth in Claim 52, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

59. (Presently presented) A semiconductor device as set forth in Claim 53, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

60. (Presently presented) A semiconductor device as set forth in Claim 54, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

61. (Presently presented) A semiconductor device as set forth in Claim 55, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

62. (Presently presented) A semiconductor device as set forth in Claim 56, wherein said silicon oxide film has a thickness such that a stress against a deformation of said silicon nitride film caused by a heat treatment is applied to said silicon nitride film.

63. (Presently presented) A semiconductor device as set forth in Claim 51, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

64. (Presently presented) A semiconductor device as set forth in Claim 52, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

65. (Presently presented) A semiconductor device as set forth in Claim 53, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

66. (Presently presented) A semiconductor device as set forth in Claim 54, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

67. (Presently presented) A semiconductor device as set forth in Claim 55, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

68. (Presently presented) A semiconductor device as set forth in Claim 56, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.

69. (Presently presented) A semiconductor device as set forth in Claim 57, wherein said contact hole is formed through said silicon oxide film, and

a part of said contact electrode is in contact with said silicon oxide film.